BULGARIAN AMERICAN CREDIT BANK

Online Banking User Guide of Bulgarian American Credit Bank

I. Online Banking Service Description

The Online Banking service provided by the Bulgarian American Credit Bank ensures that our Customers are able to remotely access and operate their accounts and exchange information at the time and place that suit them best.

II. Access to Online Banking

Each Customer maintaining current, time deposit, escrow or special purposes account with the Bank may be granted access to online banking. Only registered Customers and Users to the online banking service may access the online banking system. Online banking is accessed by entering usernames and passwords.

III. Secure Online Banking

To guarantee data protection, the Online Banking security is ensured on three levels:

1. Protected Connection

Access to the Online Banking servers is maintained through encrypted https portals by using a server certificate issued by Thawte to also guarantee server's identity to which customers connect.

2. Transaction authorization using TANs (transaction authorization codes)

TAN means a unique 6-digit code for single use to authorize and send payment orders to the Bank. The electronic input of a TAN has the power of legally valid signature. Only Users authorized to operate Customer's accounts shall have access to such TAN lists. Users shall be personally responsible for safekeeping and protecting their TAN lists from unauthorized use.

Upon initial registration in the Online Banking system, each User having authority to operate Customer's accounts online receives an activated list of 50-TANs necessary to operate such accounts. Upon user's application of the 30th TAN, the Bank generates a new list of TANs which User shall receive in person at a Customer Service desk of the Bank. After all TANs of the active TAN list have been used up, the newly generated list is activated by using the last TAN of the current list (please go to the **Set Up** menu, **List of TAN codes** submenu – item 4 below). The activation of a new TAN list deactivates the previous TAN list.

The activation of a new TAN list is carried out only by using TAN No: 50. By that time TAN No: 49 should have been used for signing and sending payment orders to the Bank.

When inputting TANs please make sure to follow the correct TAN sequence. If you input a random TAN all TANs before the inputted as well as the inputted one will be rendered invalid.

3. Username and password

Each Online Banking User has a unique username and password known only to them. It is recommended that upon first log-in users change their passwords. Change of password is obligatory upon first log-in of Users that have completed their registration at a Customer Service desk. Users shall be personally responsible for safekeeping and protecting their usernames and passwords from unauthorized use once their registration is activated. Usernames and passwords grant access to the online banking, however, they do not allow for sending payment instructions to the Bank. Usernames are unique and may be related to one user only, that is, any User authorized to operate accounts of two different customers, may only do so by using two different usernames.

IV. How to operate within the Online Banking System

Upon log-in to the Online Banking, Users have access to the following horizontally displayed menu:

1. **Account Statements**
2. **Order Forms**
3. **Time Deposits**
4. **Set up**
5. **E-mail**
6. **Information**

The following additional information is also displayed on the screen:

- **Balance of Accounts** registered for online access providing information such as: account type, number, currency and balances. By clicking on the account number Users are able to see account movement and transactions within a pre-defined period;

- **Operations** menu allowing for a quick access to order forms that may be initiated via online banking. Documents can be immediately displayed by clicking on them;
- **Deposits** section allowing for a quick access to documents that may be initiated via the online banking relating to transactions with time deposit products provided by the Bank;
- Information about received and unread **messages** sent by the Bank ;
- **Names of User and Customer**, expiry terms of their access to the online banking services and quick access to the Customer's registration data ;
- Current foreign currency **exchange rates**;
- **Foreign Currency Exchange Calculator**;
- **User Guide** and General Terms and Conditions on using online banking;
- Information about the Bank, contact info;

1. Menu Account Statements

Upon selecting the **Account Statements** menu, all **accounts** registered for online access are displayed on the screen providing information on: account type, number, currency, current balance, and debit and credit amounts within the current year, date of most recent change in account balances. Time Deposit accounts contain additional information such as their term, maturity, interest rate and interest accrued as of the current date. By clicking on the account number User is enabled to review account movements (history of operations) and statements of accounts over a pre-defined period.

Upon selecting **History of Operations** over a pre-defined period, the date, reference number, amount and explanatory notes to each transaction are displayed. If a transaction has been initiated via the online banking system of the Bank, it may be displayed by clicking on the *Show* link in the *Action* column. In the **History of Operations**, Users can apply filters so that only debits or only credits are displayed. History of Operations may further be exported into an Excel worksheet by clicking the *Excel* button when displaying account transactions within a pre-defined period by clicking the *Show* link. Upon selecting **Statement** for a pre-defined period, transaction dates are also displayed and by clicking on the *Show* link, Users are enabled to see and/or print out an account statement for the date in question.

2. Menu Order Forms

2.1. Functionality

Upon selecting the **Menu Order Forms** the system allows for the following activities to be displayed on the left-hand vertical menu:

1/ Select operation:
- Transfers in BGN (Bulgarian Leva)
- Transfers in Foreign Currencies
- Foreign Exchange Deals

2/ For execution

3/ Sent: information on transaction orders already sent to the Bank and their current status.

4/ Card-index

5/ File Import

Upon selecting **Transfers in BGN**, the following order documents User may choose to initiate are displayed:
- Transfer in BGN;
- Transfer to the state budget;
- Transfer to the state budget (multiple);
- Collection order;
- Declaration of paid insurance (social, health);

Upon selecting **Transfers in Foreign Currencies**, a document to initiate foreign currency transfer both locally and abroad is displayed. Foreign currency transfers are usually executed with two business days value date. Transfers with a value date same or next business date may be ordered provided the Bank has previously given their consent while charging a higher commission, subject to the Fees and Commissions Tariff of the Bank. Foreign currency transfer order shall be completed using Latin alphabet letters.

Upon selecting **Foreign Exchange Deals**, the currency exchange order form is displayed. When buying or selling foreign currency in excess of EUR/USD 10,000.00, Users may negotiate a beneficial exchange rate. To do that, please call +359-2-8158291 or +359-2-8157202. Such negotiated exchange rate shall be filled in the foreign exchange order document.

Upon clicking on a document, the order form Customer is expected to complete to initiate a transaction is displayed on the screen. Below each order form, a list of possible steps to choose from and execute by clicking on the respective button are displayed: *Save, Confirm, Execute, Print, and Save in Card-index.*

Upon clicking *Save*, order documents are saved into **For execution** section. User then may proceed to edit, confirm or send such order to the Bank.
Upon clicking *Confirm*, documents are moved to **For execution** section. User then may proceed to edit, confirm or send such order to the Bank.
Upon clicking the *Execute* button, the system will prompt user to input a consecutive TAN from the active TAN list provided to User which will enable them to send the initiated document to the Bank for further processing. The system then saves the document into the **Sent** section. User may then follow on the processing status (sent, accounted, returned).
User may choose to print a document by clicking the *Print* button. Note that this option only applies to documents that have been moved to the **Sent** section.
Upon clicking the *Save in Card-index* link, counterparty's information (such as name, bank account, counterparty's bank) are saved into the **Card-index** section and is made available to User whenever they need to make another payment to the same counterparty.

To ensure further convenience, the system allows for the maintaining of **Card-index**, containing counterparty's names and bank details. Two counterparty's libraries are maintained, one for Leva and one for foreign currency payments. Users may add new counterparties, edit data of already existing ones or remove them from the **Card-index**. Subsequently, counterparty's data will be automatically imported upon initiating a new payment order.

The **Import** section allows for:

- acceptance of payment documents from a file of pre-specified format (more on the description of file format is to be found in the Import section)
- sending payment orders imported from the file

Sending file imported payment orders imported is done in the **Import** section, **For execution** submenu. Once payment documents are input, they may not be edited. In the **Import** section, **Sent** submenu Users are able to follow on the status of sent documents.

2.2. Document Processing in the Internet Banking

A. Initiation

Customers are allowed to initiate payment orders via online banking virtually at all times (around the clock) (except for Leva payments through the RINGS settlement system, see item *2.3. below, Processing of Payment Order by the Bank*). The time a payment order is accepted by the Bank is recorded and such time shall be deemed the valid order time should any argument arise between the parties.
Payment orders shall be valid provided they are accompanied by all and any documents that may be required pursuant to the applicable Bulgarian law and/or the General Terms and Conditions of BACB.
In the event that the amount of a payment order exceeds the leva equivalent of BGN 30,000 and the respective customer is not exempt from filing statement as to the origin of such moneys pursuant to the provisions of the Measures Against Money Laundering Act, customer is required to complete the payment order field requiring information on origin of funds upon initiating such payment.
Upon initiating a Leva payment relating to payment of labor remuneration, advance payment including, Customer is required to have previously filed a Declaration of paid insurance (social, health) under the Social Security Code.
Upon initiating a foreign currency payment to counterparty located abroad and the payment amount is in excess of the Leva equivalent of BGN 25,000, Customer is required to fax (02 944413) a document verifying the grounds of such foreign currency payment pursuant to the requirements set forth in the Foreign Currency Act and Ordinance # 28 of the BNB.

B. Edit. Confirm. Copy. Delete. Save to Library.

Upon selecting **For execution** menu, a list of all documents that are to be sent to the Bank are displayed, showing information about each document (date initiated, name of payee, payee account, BIC, transaction amount, type and status of the document) and an option to: 1/ select the time frame within which these documents have been saved, confirmed; 2/ select by type of documents (e.g.: foreign currency transfers only, or payments to the state budget only, etc.); 3/ select by name of payee, payee account, BIC or payment amount. The number of documents to be displayed on the screen is determined by the User on the lower left-hand corner of the displayed table. By default, a list of 10 documents is initially displayed.
Upon selecting the **For execution** menu, the system allows users to:

- **Review** documents by clicking on payee name ;
- **Edit** documents: users may only edit *saved* documents. *Confirmed* documents may not be edited and should any editing be required, the document has to be deleted and initiated anew with the correct data entered. To edit a document, please open it by clicking on payee name, edit it and click on *Confirm* or *Save*;
- **Confirm** documents**:** to confirm a document please mark the appropriate field and click the *Confirm* button.

- **Copy** documents**:** to copy a document please mark the appropriate field and click the *Copy* button. Copying documents is meant to make things easier for User whenever they have to create a number of similar payment documents. User can then edit the copy and save it as a new payment document;
- **Delete** documents: to delete a document please mark the appropriate field and click the *Delete* button; Users may delete documents that have been: saved /but not confirmed/, confirmed /but not sent/, verified /but not sent to the Bank/.
- **Save to Card-index:** to save a document to a Card-index please open the document by clicking on payee name and then click the *Save in Card-index* button. The system saves the data of the respective counterparty to User's Card-index library and subsequently will retrieve it automatically.

C. Sending payment documents to the Bank

To send payment documents to the Bank, please go to the **For execution** menu, mark the appropriate fields for documents to be sent, click the *Send* button and enter TAN (transaction authorization code). A set of up to 100 documents (orders) may be sent by applying one TAN. All documents are displayed on the screen. The number of documents displayed is determined by User in the lower left-hand corner of the table. By default, initially up to 10 documents are displayed on the screen.

If User wishes to send all waiting documents at once, regardless of their number, click on the *Select All* button;

In the event of an error contained in one of the documents sent as a package, the system will reject the whole package and mark it as returned displaying the document in need of correction and specifying error type. Should such be the case, the TAN used at the initial sending remains valid. User then needs to select all correctly input documents and send them to the Bank using the same TAN. The system will reject payment orders that exceed in value the funds available in Customer's accounts. This, however, is not the case when payment orders sent in a package are to be automatically processed by the Bank and the execution of one or more payments within the package is dependent on the execution of other payment orders within the same package.

Upon sending payment orders containing incorrect data or payment orders in excess of User's limits as described in their Profile, the system will automatically reject and return such payment documents and a code will be displayed showing the reason for such rejection/return.

All payment documents sent to the Bank via online banking are saved and kept in the **Sent** section and Users may review, copy and print them. Upon selecting this section, all documents sent to the Bank are displayed on the screen providing information on: date of payment document, name of payee, payee account, BIC, transaction amount, reference number, type and status of the document. Users may: 1/ select the time frame within which these documents have been sent; 2/ select by type of documents (e.g.: foreign currency transfers only, or payments to the state budget only, etc.); 3/ select by name of payee, payee account, BIC or payment amount. To review sent documents please click on payee name. To print sent documents please open it by clicking on payee name and then click the *Print* button. To copy a document please mark the appropriate field and click *Copy Selected*. This will copy the document to the **For execution** section enabling User to further edit, save, confirm and/or sent it again.

D. Processing Status

Depending on their processing stage, document status may be described as:

- **Saved:** the document has been entered into the system but not yet forwarded to the Bank. Documents of that status are displayed in a yellow colored field.
- **Confirmed:** the payment document has been confirmed and is ready to be sent to the Bank. Documents of that status are displayed in a blue colored field.
- **Re-confirmed:** the payment document had been confirmed a second time (whenever user profile rights require that) and is ready to be sent to the Bank.
- **Sent:** the payment document has been sent but has not been processed by the Bank yet. Documents of that status are displayed in a yellow colored field.
- **Accounted:** the document has been processed by the Bank, that is, Customer's instructions have been carried out and their account has been debited. Documents of that status are displayed in a green colored field
- **Returned:** the Bank has rejected the document and payment will not be effected. Documents of that status are displayed in a red colored field. Returned or rejected payment documents are displayed in the **Sent** section marked as *Returned*. These may be copied to the **For execution** section, and then edited, saved, confirmed and/or sent again.

The Bank recommends that Users check the status of their payment orders on a daily basis.

2.3. Processing of Payment Orders by the Bank

The Bank processes payment orders received via the Online Banking from 8:00 a.m. to 3:00 p.m. Monday to Friday (excepting public holidays of the Republic of Bulgaria) in the order of their receipt.

Payment orders sent not later than 3:00 p.m. are processed on the same day. Payment orders received after that are to be processed on the following business day.

The system will check availability of funds in accounts to be debited in the order documents are received. Orders are executed consecutively to the extent total amount of payment orders does not exceed available funds.

Payment orders in Bulgarian leva For execution via the RINGS settlement system shall be sent from 8:00 a.m. to 3:00 p.m. Following that time, the system will not allow for a RINGS order payment to be sent but only to be saved.
Payment orders in Bulgarian leva via the BISERA settlement system are executed within the following time frame:

Transfer Receipt / **Transfer Order**	Receipt after 10:30 a.m. on the day of payment order	Receipt after 3:30 p.m. on the date of payment order	Receipt after 10:30 a.m. on the following business day
From 8:00 a.m. to 9:30 a.m. *Ordering party's account is debited on the same day.	**X**		
From 9:30 a.m. to 12:30 a.m. *Ordering party's account is debited on the same day.		**X**	
From 12:30 a.m. to 3:00 p.m *Ordering party's account is debited on the same day.			**X**
After 3:00 p.m. *Ordering party's account is debited on the next business day			**X**

Payment orders processed by the Bank will be displayed in the Online Banking system as **Accounted** with reference numbers displayed.

3. Time Deposits

Users may undertake any type of transactions by using the time deposit accounts section:

- Open a time deposit;
- Increase time deposit;
- Decrease time deposit;
- Close time deposit;

Minimum time deposit amount is BGN/EUR/USD 2,000.00.
In the **Time Deposits** menu, User may access the *General Terms and Conditions of the Bank for deposits* and BACB's valid *Interest Rate Bulletin*.
The procedures of initiating, editing, confirming, deleting and sending time deposit order documents and follow-up on document status is similar to the procedure described in Item 2 above. The only notable difference is that upon saving and confirming time deposit order documents, these are saved in the **Time Deposit** menu, **For execution** section while time deposit order documents sent to the Bank are saved in the **Time Deposit** menu, in the **Sent** section.

3.1. Opening a Time Deposit:

The online banking allows for the opening of all types of time deposit accounts: standard time deposits, promotional time deposits and preferential time deposits (negotiated in advance between Customer and the Bank).
Time deposits exceeding BGN/EUR/USD 30,000.00 could be subject to preferential terms and conditions (such as interest rates, maturity customized to fit Customer's preferences, periodic interest accrual within the time of the deposit, etc.). To make arrangements please call +359-2-8157201 or +359-2-8157202.
To open a standard time deposit please use the document *Opening a time deposit*.
To open a promotional time deposit please use the document *Open promotional time deposit*.
To open a preferential time deposit account please use the document *Open preferential time deposit* (these are time deposits where applicable terms and conditions have been negotiated between Customer and the Bank prior to setting up). The following additional fields shall be displayed upon initiating the document:

- *Type of maturity*: monthly or daily;
- *Number* of months or days depending on the option selected in the above field;
- *Interest rate*: please enter the interest rate negotiated with the Bank;

User should provide all required time deposit parameters in each document initiated for the purposes of setting up a time deposit, such as, currency and amount; time; account from which deposit funds will be transferred. User is also expected to read and accept *the General Terms and Conditions of the Bank for deposits*.
Setting up of standard and promotional time deposits shall be automatically done following receipt of time deposit order document (unless foreign currency needs to be exchanged at an exchange rate previously negotiated between Customer and the Bank). Setting up of a time deposit at preferential terms and conditions is effected following a processing procedure and therefore we advise Customer to check the status of sent time deposit order documents at close of business.
Each new time deposit set up via online banking is automatically registered and made accessible online so that Customer is enabled to review its parameters in the Statement of Accounts section. The Bank prints out and signs two

copies of the time deposit agreement, one for the Bank and one for the Customer, filed in the Customer correspondence file.

3.2. Increase of Time Deposit

Increasing a time deposit amount prior to maturity is deemed a breach of deposit terms and conditions. Therefore, the interest rate applicable in the event of early deposit closing is applied and a new time deposit account is set up applying time deposit parameters as ordered by User.

To increase a time deposit amount please go to the *Increase Time Deposit* document. User is required to state: time deposit account to which funds will be credited; increase amount; term of new time deposit; account from which funds will be transferred; User is also expected to confirm that they have read and accepted the General Terms and Conditions on Time Deposits of the Bank. In the event that preferential terms and conditions have been agreed upon, please select *Other* in the *Terms of New Deposit* field of the document. This will prompt a display of the following additional fields: *Type of maturity* (monthly or daily), *Number* (number of months or days, depending on the selection in previous field) and *Interest Rate* (please state the interest rate agreed upon). Should there be any other preferential terms and conditions, these should be stated in the *Clarifications* field.

The *Increase Time Deposit* document may not be used to increase promotional Time Deposits. If, however, Customer wishes to increase the amount of an existing promotional time deposit, User should close such deposit by using the *Close Time Deposit* document and the set up a new increased time deposit by using the *Open a Time Deposit* document.

In the event that User has set up a standard time deposit and the increase amount is not subject to a foreign currency exchange deal involving a preferential exchange rate, the increase is effected automatically by the Bank upon receipt of the document ordering increase of time deposit amount.

In the event that User has set up a preferential time deposit, increase will become effective following a processing procedure on the part of the Bank and therefore we advise User to check the status of sent time deposit documents at close of business.

Each newly set up time deposit via online banking is automatically registered and the account is immediately made accessible online so that Customer is enabled to review its parameters in the **Account Statements** menu. The Bank prints out and signs two copies of the new deposit agreement, one for the Bank and one for the Customer, to be filed to the Customer correspondence file.

3.3. Decrease of Time Deposit

Decreasing the amount of a time deposit prior to maturity is deemed a breach of the terms and conditions relating to time deposits. Therefore, the interest rate applicable in the event of early deposit closing is applied and a new time deposit account is set applying deposit parameters as ordered by User.

The newly set up time deposit amount may not be less than the required minimum amount of BGN/EUR/USD 2,000.00

To decrease a time deposit amount please go to the *Decrease Time Deposit* document. User is required to state: time deposit account from which funds will be withdrawn; decrease amount; term of new time deposit; account to which funds will be credited; User is also expected to confirm that they have read and accepted the General Terms and Conditions of the Bank for Deposits. In the event that preferential terms and conditions have been agreed upon, please select *Other* in the *Term of New Deposit* field of the document. This will prompt a display of the following additional fields: *Type of maturity* (monthly or daily deposit), *Number* (number of months or days, depending on the selection in the previous field) and *Interest Rate* (please state the interest rate agreed upon). Should there be any other preferential terms and conditions, these will be stated in the *Clarifications* field.

The *Decrease Time Deposit* document may not be used to decrease promotional Time Deposits. If, however, Customer wishes to decrease the amount of an existing promotional time deposit, User should close such deposit by using the *Close Time Deposit* document and the set up a new decreased time deposit by using the *Open a Time Deposit* document.

In the event that User has set up a standard time deposit and the decrease amount is not subject to a foreign currency exchange deal involving a preferential exchange rate, the decrease is effected automatically by the Bank upon receipt of the document ordering decrease of time deposit amount.

In the event that User has set up a preferential time deposit, decrease will become effective following a processing procedure on the part of the Bank and therefore we advise User to check the status of sent time deposit documents at close of business.

Each newly set up time deposit via online banking is automatically registered and made accessible online so that Customer is enabled to review its parameters in the **Account Statements** menu. The Bank prints out and signs two copies of the new deposit agreement, one for the Bank and one for the Customer, to be filed to the Customer correspondence file.

3.4. Closing Time Deposits

Closing a Time Deposit prior to maturity is deemed a breach of deposit terms and conditions. Therefore, the interest rate applicable in the event of early deposit closing is applied.

To close your time deposit accounts please go to the *Close Time Deposit* document. User is expected to specify the deposit account to be closed and the account to which funds must be credited.
Closing of a time deposit is automatically effected by the Bank upon receipt of document ordering such closing, unless the transaction does not involve foreign currency exchange where previously negotiated exchange rate is applicable. The Bank prints out and signs two copies of the document ordering closing of the deposit, one for the Bank and one for the Customer, filed to the Customer correspondence file.

4. Set Up Menu

Upon selecting the **Set Up** menu the following options are displayed on the screen:

- Registration Data
- Change Password
- List of TAN codes
- Statistics

4.1. Registration Data Section

Upon opening this section, the following is displayed on the screen: 1/ Users registered to access Customer's accounts, their names, personal ID number, address, user profile, limits, username and status and 2/ accounts registered to be accessed via online banking.
Using the option provided by this menu Customer (only Profile A Users) may:

- add a new User to online banking defining their access authority (profile and limits) by clicking on the *Add User* button and adding registration data of respective User. Upon registering new Users please provide their personal ID number, User Profile (A, B, C, D, E), authorized limits, username and password. Registered Users that are granted authority to operate Customer's accounts (A, B and C Profile) should hold a notarized Power of Attorney presented to the Bank or an authorization form filled in and signed in the presence of a Bank's employee;
- review the current status of each registered User by clicking the *Show* button next to User profile;
- edit the settings of an existing User by opening User profile description, editing their details and clicking on the *Add* button;
- block the access of existing User by opening User profile and clicking on the *Block* button;
- unblock access of existing User by opening the profile of a previously blocked User and clicking on the *Add* button;
- add new accounts for online access by clicking on the *Add Account* button and filling in account details;
- remove accounts registered for online access by clicking on the *Delete* button located next to the respective account.

In any of the events described above, Customer or their duly authorized representative prints out and signs an *Application Form* which is then submitted to the Bank to be processed and effected.
Any modification to registration data shall become effective following processing and activating on the part of the Bank.

4.2. Change Password

This section allows Users to change their passwords. It also contains information on the number of days passed since current password is in use.
To further ensure utmost data protection, we recommend that Users change their password every 60 calendar days. Change of password is obligatory upon first log-in for Users that have made their registration at a Customer Service desk of the Bank. Upon expiration of the above 60-calendar days, the system will prompt users to change their passwords. Each User is personally responsible for safekeeping and protecting their username and password as of the moment your online banking service is activated by the Bank.

4.3. List of TAN codes

This section is used to activate subsequent TAN lists (each non-active list) by inputting the last 50^{th} TAN of current active list and clicking the Activate button. It is required that the 49^{th} TAN has already been used to sign and send payment instructions to the Bank.

4.4. Statistics

In this section Users are enabled to follow on the statistics of events, relating to the security of the online banking system by date, hour and electronic address of User's workstation.

5. E-mail

Messages sent to Users by the Bank are displayed in this section. Users (Profile A Users only) can also initiate messages to the Bank. Sending such message requires a TAN input.

5.1. Messages from the Bank

The Bank sends messages to their Customers on a regular basis to promptly inform them about new services, promotional activities, news or any other events relating to the Bank. The list of incoming messages is arranged by date, sender and topic.

5.2. Messages to the Bank

Any Profile A User may send messages to the Bank by accessing **Messages to BACB** section, **Drafts** and clicking on the *Write a message to the Bank* button. Upon completing their message, Users may either save it for further review/editing or send it to the Bank by inputting a TAN. Information on messages sent to the Bank is saved in the **Messages to BACB** section, **Sent** submenu.

6. Information

The online banking system provides information services as follows:

6.1. Current foreign exchange rates applied by the Bank as well as BNB's rates

Upon selecting this menu, the following information is displayed on the screen:

- BNB's rates for euro, US dollars and British pounds by dates;
- current foreign currency exchange rates of the Bank (buy and sell rates) ;
- foreign exchange calculator ;
- extract of BNB's currency rates over a specified time span;

6.2. Interest Rate Bulletin of the Bank

Here Users can access the current Interest Rates Bulletin of the Bank.

6.3. BACB's correspondents

This menu allows users to view BACB's correspondent banks through which foreign currency transfers are effected upon orders and in favor of BACB's customers. Details on the name and SWIFT codes of correspondent banks are provided as well as details of the BACB's accounts with such banks.

6.4. General Terms and Conditions

Upon selecting this menu the current General Terms and Conditions applied by the Bank are displayed:

- BACB's General Terms and Conditions for use of the Online Banking;
- General Terms and Conditions of Payment Services Provision;
- BACB's General Terms and Conditions of Business;
- General Terms and Conditions applicable to Time Deposit Agreements;

7. Miscellaneous

Information update within the online banking set up is completed within 5 minutes on a normal business day of the Bank except for Sundays.

Whenever an online banking session remains idle for 20 minutes, the session is automatically closed.

Upon completion of your online banking session please make sure to click the Exit button and close your active connection to the Bank's servers. This is a secure way to eliminate any chance of unauthorized access or abuse from User's workstation.

V. SOFTWARE/HARDWARE REQUIREMENTS

To use online banking, Customers must have Internet access at a random workstation. No specific hardware or software is required.

Recommended features of Customer's work station:

- MS Internet Explorer 7 or Mozilla Firefox 2.0 Internet browsers or higher versions. Updated versions of your preferred Internet browser can be found on the following web sites: http://www.microsoft.com/downloads/en/default.aspx or http://www.mozilla.com/en-US/products/download.html
- Operational system: any system that supports one of the browsers cited above
- Internet connection.

VI. CONTACT US

For Customer convenience, the Bank has set up hot telephone line. Please contact us at +359-2-9658387 or +359-2-9658383 for further information and advice on how to use our online banking service. Should you encounter any technical issues, please contact us at +359-2-9658357.